

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Migdalia Colon	Debtor(s)	CHAPTER 13
U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency)	Movant	
vs.		NO. 15-14392 ELF
Migdalia Colon	Debtor(s)	
William C. Miller Esq.	Trustee	11 U.S.C. Section 362

**MOTION OF U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY)
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362**

1. Movant is U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency).
2. Debtor(s) is the owner(s) of the premises 6349 Cardiff Street, Philadelphia, PA 19149, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$123,239.00 on the mortgaged premises that was executed on October 29, 2010. Said mortgage was recorded on November 3, 2010 in Document ID 52277940. The Mortgage was subsequently assigned to Movant by way of Assignment of Mortgage recorded on July 16, 2015, in Document ID 52941976 in Philadelphia County.
4. William C. Miller Esq., is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor(s) has failed to make the monthly post-petition mortgage payments in the amount of \$860.00 for the months of April 2018 through October 2018 and \$868.00 for November 2018 through January 2019 with monthly late charges at \$25.71 for the months of April 2018 through January 2019.

7. The total amount necessary to reinstate the loan post-petition is **\$8,831.10**.
8. Movant is entitled to relief from stay for cause.
9. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Kevin G. McDonald, Esquire

Kevin G. McDonald, Esquire
Rebecca A. Solarz, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532
Phone: (215) 627-1322 Fax: (215) 627-7734
Attorneys for Movant/Applicant